

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<p>In Re:</p> <p style="padding-left: 40px;">Michael S RaskayDenise E Raskay Debtor(s)</p> <p>-----</p> <p>Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee for BCAT 2018-20TT</p> <p style="text-align: right;">Creditor/Movant</p> <p>v.</p> <p>Michael S Raskay Denise E Raskay</p> <p style="text-align: right;">Debtor(s)</p>	<p>Chapter: 13</p> <p>Bankruptcy Case: 22-10268-mdc</p> <p>Judge: COLEMAN, MAGDELINE D.</p>
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**CONSENT ORDER/STIPULATION  
SETTLING MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, upon the Motion of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee for BCAT 2018-20TT, through its Counsel, Stern & Eisenberg PC, under 11 U.S.C. § 362(d) (and § 1301) for relief from the automatic stay as to Debtor's real property located at **409 Evans Avenue, Willow Grove, PA 19090** (hereinafter, the "Property"), and the parties agreeing to the entry of the Order settling the Motion for Relief and for cause shown, it is hereby ORDERED AND DECREED as follows:

1. As of May 19, 2022, Denise E Raskay and Michael S Raskay (hereinafter, "Debtor") acknowledges that Debtor is due for the following post-petition regular monthly payments from March 1, 2022, as follows:

<b>PAYMENTS:</b>	\$ 4,878.33
03/01/2022      05/01/2022      \$1,626.11      @ 3 MONTHS      \$4,878.33	
SUSPENSE	(\$620.00)
BALANCE	
<b>COUNSEL FEES/COSTS FOR MOTION</b>	\$1,238.00
<b>POST-PETITION ARREARS ("ARREARS")</b>	\$5,496.33

2. Debtor shall cure the Arrears as set forth above by remitting a lump sum payment of \$3,000.00 by May 31, 2022. Following the lump sum payment, the remaining arrears in the amount of \$2,496.33 shall be cured by paying one-sixth (1/6) of the Arrears per month (\$416.05/month) for the next five months together with the regular monthly mortgage payment (currently \$1,626.11/month) for a total monthly payment of **\$2,042.16 monthly** for the next five months with a final 6<sup>th</sup> stipulated payment of \$416.08 along with the regular monthly mortgage payment (currently \$1,626.11) for a total final payment of \$2,042.19 beginning in **June, 2022**. In the event the regular monthly payment changes for any reason, then the amount due pursuant to this paragraph shall be adjusted accordingly. Thereafter, Debtor agrees to continue making the regular monthly mortgage payment.

3. Payment(s) due in accordance with this Consent Order/Stipulation shall be due on or before the **1<sup>st</sup>** of each month.

4. Debtor shall make the regular monthly payments required to the Trustee.
5. All payments due to Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee for BCAT 2018-20TT and/or any successors or assigns (hereinafter collectively referred to as "Creditor") from Debtor are to be made directly to Creditor at the address listed on the applicable Proof of Claim or Transfer of Claim, making sure that Debtor's loan number appears on all payments.
6. In the event Debtor fails to make any of the payments set forth hereinabove (or payments for real estate taxes and/or hazard insurance when due) on or before their due dates, Creditor and/or Counsel may give Debtor and Debtor's counsel notice of the default.
7. If any such default is not cured within ten (10) days of said notice of the default, upon certification to the court of such default, and request for Order, with a copy to Debtor and Debtor's counsel, Creditor shall immediately have relief from the bankruptcy stay.
8. Debtor shall pay all fees and costs for each Notice of Default issued by Creditor as a result of Debtor's failure to make payments in accordance with this Order.
9. The failure by Creditor, at any time, to file a Certification of Default upon default by Debtor shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.
10. Upon issuance of the aforesaid Relief Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.
11. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code, Debtor shall pay all pre-petition arrears and post-petition arrears within ten (10) days from the date that the case is converted. If Debtor fails to make payment in accordance with this paragraph, then Creditor, through Counsel, may file a certification setting forth said failure and Creditor shall be granted immediate relief from the automatic stay.
12. It is further agreed that the 14-day stay provided by Rule 4001(a)(3) is hereby waived. In the event an order granting relief is entered then the requirements of 3002.1 shall NOT apply to Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee for BCAT 2018-20TT.
13. Facsimile signatures shall be as valid as original signatures and this Consent Order/Stipulation may be signed in counterparts.

By signing this Stipulation/Consent Order, Debtor's Counsel represents that Debtor is familiar with and understand the terms of the Stipulation/Consent Order and agree to said terms regardless of whether Debtor has actually signed said stipulation. Seen and agreed by the parties on the date set forth below:

/s/Daniel P. Jones

Daniel P. Jones, Esq.  
Stern & Eisenberg, PC  
1581 Main Street, Suite 200  
The Shops at Valley Square  
Warrington, PA 18976  
Telephone: (215) 572-8111  
djones@sterneisenberg.com  
Counsel for Creditor  
Date: May 19, 2022

/s/ Brad J. Sadek

Brad J. Sadek, Esq.  
1315 Walnut Street, Suite 502  
Philadelphia, PA 19107  
215-545-0008  
Email: brad@sadeklaw.com  
Counsel for Debtor(s)

Date: May 25, 2022

No Objection

/s/ LeeAne O. Huggins

Kenneth E. West, Esq.  
Office of the Chapter 13 Standing Trustee  
1234 Market Street – Suite 1813  
Philadelphia, PA 19107  
215-627-1377  
Email: MDC@ph13trustee.com

Date: